

REMARKS

Claims 21-40 are pending in this application. Applicant has canceled claims 1-20, without prejudice, and Applicant has added new claims 21-40. Applicant has also amended the Abstract of the Disclosure.

Based upon the foregoing Amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. THE FORMAL MATTER OBJECTIONS:

The Examiner objects to the Abstract of the Disclosure for formal reasons. As noted above, Applicant has cancelled the Abstract of the Disclosure and has inserted a new Abstract of the Disclosure which is attached hereto on a separate sheet. In view of the above, Applicant respectfully requests that the Examiner's objection to the Abstract of the Disclosure be withdrawn. ✓

The Examiner also objects to the numbering of the claims. As noted above, Applicant has cancelled claims 1-20, without prejudice, and Applicant has added new claims 21-40. Applicant submits that the newly added claims 21-40 are properly numbered. In view of the above, Applicant respectfully requests that the Examiner's objection to the numbering of the claims be withdrawn.

II. THE 35 U.S.C. §102(B) REJECTIONS:

The Examiner asserts that claims 1-20 are rejected under 35 U.S.C. §102(b) as being anticipated by Homi Byramji, Databases boost fundamental analysis. (automation in the investment industry), Wall Street Computer Review, v6, n2, p(46)8, Nov, 1988, (Byramji).

As noted above, Applicant has canceled claims 1-20, without prejudice, and Applicant has added new claims 21-40. Applicant respectfully submits that the present invention, as defined by claims 21-40, is patentable over the prior art.

IIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 21-24, IS PATENTABLE OVER BYRAMJI:

Applicant respectfully submits that the present invention, as defined by claims 21-24, is patentable over Byramji. Applicant respectfully submits that the present invention, as defined by independent claim 21, is patentable over Byramji.

Applicant respectfully submits that Byramji does not disclose or suggest an apparatus for providing financial information and/or investment information, which comprises a receiver, wherein said receiver receives a request from an individual for information regarding at least one of a state of, a value of, a change in value of, and a percent change in, said at least one factor, and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a

bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which can be correlated with said at least one factor, all of which features are specifically recited features of independent claim 21.

Applicant further respectfully submits that Byramji does not disclose or suggest a processor, wherein said processor processes said request in conjunction with said information stored in the recited database, and further wherein said processor generates a report, wherein said report contains information regarding at least one of a state of, a value of, a change in value of, and a percent change in, said at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit

derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with at least one of a state of, a value of, a change in value of, and a percent change in, said at least one factor, wherein said report further contains at least one of historical information, statistical information and forecasting information, all of which features are still other specifically recited features of independent claim 21.

Applicant further submits that Byramji does not disclose or suggest a transmitter, wherein said transmitter transmits said report to a communication device associated with the individual, all of which features are still other specifically recited features of independent claim 21.

In view of the foregoing, Applicant respectfully submits that Byramji does not disclose or suggest many of the specifically recited features of independent claim 21, which features are important and recited features of said independent claim. In view of the above, Applicant respectfully submits that the present invention, as defined by independent claim 21, is patentable over Byramji.

Applicant further submits that claims 22-24, which claims depend directly from independent claim 21, so as to include all of the limitations of independent claim 21 and which further serve to narrow the scope of independent claim 21, are also patentable as said claims depend from allowable subject matter.

Allowance of pending claims 21-24 is, therefore, respectfully requested.

IIB. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 25-28, IS PATENTABLE OVER BYRAMJI:

Applicant respectfully submits that the present invention, as defined by claims 25-28, is patentable over Byramji. Applicant respectfully submits that the present invention, as defined by independent claim 25, is patentable over Byramji.

Applicant submits that Byramji does not disclose or suggest an apparatus for providing financial information and/or investment information, which comprises a receiver, wherein said receiver receives a request from an individual for information regarding at least one of a

stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which can be correlated with at least one of a state of, a value of, a change in value of, and a percent change in, said at least one factor, all of which features are specifically recited features of independent claim 25.

Applicant further respectfully submits that Byramji does not disclose or suggest a processor, wherein said processor processes said request in conjunction with said information stored in the recited database, and further wherein said processor generates a report, wherein said report contains information regarding said at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a

currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with at least one of a state of, a value of, a change in value of, and a percent change in, said at least one factor, and further wherein said report further contains at least one of historical information, statistical information and forecasting information, all of which features are still other specifically recited features of independent claim 25.

Applicant further submits that Byramji does not disclose or suggest a transmitter, wherein said transmitter transmits said report to a communication device associated with the individual, all of which features are still other specifically recited features of independent claim 25.

In view of the foregoing, Applicant respectfully submits that Byramji does not disclose or suggest many of the specifically recited features of independent claim 25,

which features are important and recited features of said independent claim. In view of the above, Applicant respectfully submits that the present invention, as defined by independent claim 25, is patentable over Byramji.

Applicant further submits that claims 26-28, which claims depend directly from independent claim 25, so as to include all of the limitations of independent claim 25 and which further serve to narrow the scope of independent claim 25, are also patentable as said claims depend from allowable subject matter.

Allowance of pending claims 25-28 is, therefore, respectfully requested.

IIC. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 29-32, IS PATENTABLE OVER BYRAMJI:

Applicant respectfully submits that the present invention, as defined by claims 29-32, is patentable over Byramji. Applicant respectfully submits that the present invention, as defined by independent claim 29, is patentable over Byramji.

Applicant submits that Byramji does not disclose or suggest an apparatus for providing financial information and/or investment information, which comprises a receiver, wherein said receiver receives a request from an individual to receive notification regarding at least one of a state of, a change in state of, a change in value of, and a percent change in value of, at least one factor along with information regarding how said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor at least one of can and may affect at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are specifically recited features of independent claim 29.

Applicant further respectfully submits that Byramji does not disclose or suggest a processor, wherein said processor detects said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, and further wherein said processor processes said request and generates at least one of a notification signal, for providing notification to the individual regarding said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, a notification message, for providing notification to the individual regarding said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, and a report containing information regarding said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor along with information regarding how said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor at least one of can and may affect said at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a

financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are still other specifically recited features of independent claim 29.

Applicant further submits that Byramji does not disclose or suggest a transmitter, wherein said transmitter transmits at least one of said notification signal, said notification message, and said report, to a communication device associated with the individual, all of which features are still other specifically recited features of independent claim 29.

In view of the foregoing, Applicant respectfully submits that Byramji does not disclose or suggest many of the specifically recited features of independent claim 29, which features are important and recited features of said independent claim. In view of the above, Applicant

respectfully submits that the present invention, as defined by independent claim 29, is patentable over Byramji.

Applicant further submits that claims 30-32, which claims depend directly from independent claim 29, so as to include all of the limitations of independent claim 29 and which further serve to narrow the scope of independent claim 29, are also patentable as said claims depend from allowable subject matter.

Allowance of pending claims 29-32 is, therefore, respectfully requested.

IID. THE PRESENT INVENTION, AS DEFINED BY CLAIM 33, IS PATENTABLE OVER BYRAMJI:

Applicant respectfully submits that the present invention, as defined by independent claim 33, is patentable over Byramji.

Applicant respectfully submits that Byramji does not disclose or suggest a method for providing financial information and/or investment information, which comprises receiving a request from an individual to receive notification regarding at least one of a state of, a change

in state of, a change in value of, and a percent change in value of, at least one factor along with information regarding how said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor at least one of can and may affect at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are specifically recited features of independent claim 33.

Applicant further respectfully submits that Byramji does not disclose or suggest detecting said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, all of which features are still other specifically recited features of independent claim 33.

Applicant further respectfully submits that Byramji does not disclose or suggest processing said request, which features are still other specifically recited features of independent claim 33.

Applicant further respectfully submits that Byramji does not disclose or suggest generating at least one of a notification signal, for providing notification to the individual regarding said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, a notification message, for providing notification to the individual regarding said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, and a report containing information regarding said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor along with information regarding how said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor at least one of can and may affect said at least one of a stock, a bond, a security, securities, a portfolio of

securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are still other specifically recited features of independent claim 33.

Lastly, Applicant further submits that Byramji does not disclose or suggest transmitting at least one of said notification signal, said notification message, and said report, to a communication device associated with the individual, all of which features are still other specifically recited features of independent claim 33.

In view of the foregoing, Applicant respectfully submits that Byramji does not disclose or suggest many of the specifically recited features of independent claim 33, which features are important and recited features of said independent claim. In view of the above, Applicant

respectfully submits that the present invention, as defined by independent claim 33, is patentable over Byramji.

Allowance of pending claim 33 is, therefore, respectfully requested.

IIE. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 34-40, IS PATENTABLE OVER BYRAMJI:

Applicant respectfully submits that the present invention, as defined by claims 34-40, is patentable over Byramji. Applicant respectfully submits that the present invention, as defined by independent claim 34, is patentable over Byramji.

Applicant respectfully submits that Byramji does not disclose or suggest an apparatus for providing financial information and/or investment information, which comprises a receiver, wherein said receiver receives a request from an individual to provide information for at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, wherein said request contains at least one of a request to provide

notification of at least one of a state of, a change in state of, a change in value of, and a percent change in value of, at least one factor, an affect said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor at least one of can and may have on at least one of said at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, and at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and instructions for performing an action on behalf of the individual, all of which features are specifically recited features of independent claim 34.

Applicant further respectfully submits that Byramji does not disclose or suggest a processor, wherein said processor detects said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, and further wherein said processor determines an affect which at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor at least one of can and may have on at least one of said at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, and at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein

said processor performs an action on said at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual, and further wherein said processor generates a report, wherein said report contains information regarding at least one of said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, an affect said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor at least one of can and may have on at least one of said at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, and at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative,

an option, a future, a forward, a contract, and an account, and information regarding an action performed by said processor on said at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual, all of which features are still other specifically recited features of independent claim 34.

Applicant further submits that Byramji does not disclose or suggest a transmitter, wherein said transmitter transmits said report to a communication device associated with the individual, which features are still other specifically recited features of independent claim 34.

In view of the foregoing, Applicant respectfully submits that Byramji does not disclose or suggest many of the specifically recited features of independent claim 34, which features are important and recited features of said independent claim. In view of the above, Applicant respectfully submits that the present invention, as defined by independent claim 34, is patentable over Byramji.

Applicant further submits that claims 35-40, which

claims depend either directly or indirectly from independent claim 34, so as to include all of the limitations of independent claim 34 and which further serve to narrow the scope of independent claim 34, are also patentable as said claims depend from allowable subject matter.

Allowance of pending claims 34-40 is, therefore, respectfully requested.

III. CONCLUSION:

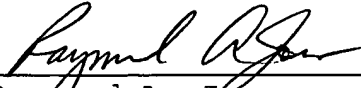
In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

A Petition For A One-Month Extension Of Time is submitted herewith. A check for \$55.00, for payment of the required fee, is submitted herewith.

A check for \$40.00, for payment for one (1) additional independent claim, is also submitted herewith.

A Fee Transmittal Sheet (in duplicate) is also submitted herewith.

Respectfully submitted,



Raymond A. Joao
Reg. No. 35,907

Encls.: - Abstract of the Disclosure
- Petition For A One-Month Extension Of Time
- Check for \$55.00 for one-month extension of time petition
- Check for \$40.00 for one (1) additional independent claim
- Fee Transmittal Sheet (in duplicate)

May 29, 2001

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